INTERNAL MARKETING AND INTERACTIVE MARKETING IN STATE BANK OF INDIA, VISAKHAPATNAM CITY, ANDHRA PRADESH, INDIA

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INTRODUCTION

External marketing is just the beginning for service marketers. Promises made must be kept. Keeping promises, of interactive marketing, is the second type of marketing activity captured by the services marketing triangle - and is most critical from the customer point of view (Zeithaml et. al. 2006). During the past few decades services have assumed a more important and prominent role in the economic growth and development of many nations worldwide. This growth is accounted in terms of the share the services sector is contributing to the GDP and also an increase in the employment generation (Heskett et. al. 1997). The deregulation of services in many countries during the 1980s, especially in the areas of banking and insurance, telecommunication, transport and healthcare has led to a stiff and intensified competition among various businesses. Increased competition, expectations of customers and ever changing technological and business propositions have made many service organizations especially banking and financial institutions to think of a marketing approach to deliver quality service and satisfy their customers. Therefore, operating in such a changing environment requires the right type of personnel and manpower, as they (employees) are the backbone for any organization. Therefore, organizations especially service oriented organizations like banks, need to educate, motivate and maintain their employees in organization at all cost to support the organization to be globally competitive. To achieve this objective, service organizations must focus on their efforts to developing and sustaining an organizational culture that emphasizes internal customer well being as a means to attract and retain external customer patronage (Rajyalakshmi and Kameswari 2009).

In service organizations, frontline employees are critical to the success of the organizations as they are in direct contact with external customers. The recognition of the central role of employees has given rise to internal marketing programs strongly oriented to employee development (Tansuhaj 1988). People with the right competencies

in the right job not only bring about increased productivity and profitability to their organizations but also satisfied customers. It is in this context that the concept of internal marketing emerged and it emphasizes that employee of the service organizations to be internal customers and jobs as internal products. Therefore, jobs should be developed to motivate employees in order to satisfy employees' needs and wants.

The global banking scenario is currently undergoing radical transformation owing to the liberalization, privatization and globalization measures introduced by economies of world. The Indian banking industry is no exception to this situation. Banks play a very important role in the economic development of every modern state. Traditionally, banking had been restricted from private participation in India and public sector banks had been enjoying complete protection. This scenario has changed since 1990s. The decade of 1990s witnessed a vast change in the working of the banking sector. The entry of technology has made a tremendous impact and revolutionized the working style of many public sector commercial banks of India by introducing 'anywhere banking' and 'anytime banking' to meet the growing customer needs. Therefore it is rightly opined that for the success of any business or service organization, customer satisfaction is a critical factor. The banking industry, like many other financial service industries, is facing unprecedented set of challenges such as a rapidly changing market, new technologies, economic uncertainties, fierce competition and more demanding customers and the changing climate. Banking is a customer oriented service industry, therefore, the customer is the focus and customer service is the differentiating factors. Frontline employees must be in a position to understand the customers' requirements as they play a major role in satisfying their customers.

Perceived quality of service tends to play an important role in high involvement industries like banking services. Banks have traditionally placed a high value on customer relationships with both commercial and retail customers. In India the nature

of customer relationships in banking has been changing, especially since the globalization, liberalization and privatization and also with the advent of ATMs and internet banking. Banks compete with each other to retain their customer base and in this process give more emphasis in improving the quality of their service. Grönroos (2000) recognized that an improved internal service quality will lead to customer satisfaction. In the services industry customer satisfaction levels are revealed during what we like to call the "moments of truth" where the customer comes in contact with a front-line employee of the firm. This made the interaction between people within the organization and the external customers more important and vital. In these situations the measurement of employee satisfaction and perceived service quality are a challenge.

NEED FOR THE STUDY

In the changing global competitive environment, it has become more and more important for service organization like bank to differentiate themselves from their competitors by effectively offering a high quality service with the support of an efficient and strong workforce. Therefore, service organizations in order to be more successful need to understand the role of its employees in monitoring and managing services which lead to customer satisfaction. The shift towards recognizing the importance of human capital in industrial age has led many companies across the globe to change their paradigms about people management. People with right competencies in the right job not only bring increased productivity and profitability to their organizations but also satisfied customers.

Most organizations now no longer see employees as a resource whose primary function is to provide goods and services they now view their employees as critical and crucial to the capability of service organizations. Service organizations especially banks and financial institutions recognized that motivated and responsive employees translate to happy and loyal customers. Therefore, the role of employees in the growth and

development of a service organization cannot be overemphasized. The effective adaptation of customer centric philosophy is possible only when employees are involved, motivated and satisfied. Literature indicates that internal marketing has an important role in fostering effective human resource management and bridges two normally separate disciplines: marketing especially services marketing and organizational sciences especially organizational behavior. Study of previous research papers has revealed that internal marketing helps service organizations to achieve external customer satisfaction through internal customer satisfaction. This is highlighted in the work of Ahmed and Rafiq (2000) where they stated that service organizations to have satisfied customers must also have satisfied employees. The satisfied employees produce more, work more and they also feel happy to work. To achieve this objective, banks must focus on their efforts to developing and sustaining an organizational culture that emphasizes internal customer well being as a means to interact, attract and retain external customer patronage.

The banking industry like many other financial service industries is facing a rapidly changing market, new technologies, economic uncertainties, fierce competition and more demanding customers and the changing climate has presented an unprecedented set of challenges. Banking is a customer oriented services industry, therefore, the customer is the focus and customer service is the differentiating factor. Customer service in banks is satisfying the needs of customers, at the right time and in the right manner. Therefore, employees must be in a position to understand the customers' requirements and recommend various schemes. Thus, in banking industry frontline employees play a major role in interacting with the customers.

Therefore, the need for the study of internal marketing and interactive marketing has been identified. The study makes an attempt towards the realization of the internal marketing factors that lead to job satisfaction of employees and also the interactive marketing factors that lead to customer satisfaction.

The main purpose of this study is to identify the internal marketing factors that bring about job satisfaction among the employees in state bank of India. Further, the study also tries to identify the various interactive marketing factors that influence the satisfaction of the customers. The findings of the study are helpful to the SBI to identify the factors that require the attention to enhance the satisfaction of the employees as well as the customers.

OBJECTIVES OF THE STUDY

The basic objectives of the study are:

1. To study the demographic profile of employees and customers of State Bank of India.
2. To find out the relationship between the demographic variables on the satisfaction of the employees with the internal marketing factors.
3. To determine the relationship between internal marketing factors and employee job satisfaction.
4. To find out the relationship between the demographic variables on the satisfaction of the customers with the interactive marketing factors.
5. To determine the relationship between interactive marketing factors and customer satisfaction.
6. To offer suggestions for improving internal marketing for customer satisfaction based upon the present study.

HYPOTHESES

Based on the previous studies the following hypotheses are formulated:

H_1 = There is a significant relationship between the **i**nternal marketing factors and employee job satisfaction.

H_2 = There is a significant relationship between the interactive marketing factors and customer satisfaction.

RESEARCH DESIGN

Research methodology is the procedural framework within which the research is conducted. In general, research methodology describes the overall shape and design of this study and the entire data collection process. The source of data and the analysis techniques chosen are discussed in detail.

DATA COLLECTION

The present study is mainly based on two sources of data: Primary data, Secondary data.

The Secondary data pertaining to the profile of state bank of India was collected from the official websites of the SBI and RBI. With respect to the review of literature and previous studies it was collected from Dr. V.S. Krishna Memorial Library, Andhra University, and the Departmental Library of Commerce & Management studies. In addition to the above the researcher has collected articles and research papers from various journals, magazines and the e-journal of the university library and INFLIBNET.

The survey method was employed for the collection of the primary data from the selected sample respondents. The sample respondents here are the front-line employees and the customers of State Bank of India.

QUESTIONNAIRE

The source of any survey based research is a structured questionnaire. Therefore, questionnaire forms the main tool in the collection of data from the sample respondents. A questionnaire is a list of carefully structured questions aimed at eliciting the information from the respondents. For the present study two structured questionnaires have been developed to get the opinions of the frontline employees and customers of SBI. Items of internal marketing variables and service quality variables are measured on a five point likert scale, with 1 for “Highly Dissatisfied” 2 for “Dissatisfied” 3 for

"Neutral" 4 for "Satisfied" and 5 for "Highly satisfied". The measures used to construct the questionnaire are discussed below:

For employees

To study the internal marketing factors and its influence on employee job satisfaction the Minnesota Satisfaction Questionnaire **(MSQ)** developed by Weiss, Dawis, England, and Lofquist (1967) is adapted and modified. The questionnaire is divided into two sections. Section A of employee job satisfaction was designed to obtain demographic information of employees. It covered the age, gender, marital status, educational qualifications, monthly income, designation and the years of service in the bank. Section B covers internal marketing factors like work content, training and skill development, promotion, working conditions, support from superior, support from colleagues, recognition, benefits and compensation, feedback, and customer orientation.

For customers

To study the interactive marketing factors and its influence on customer satisfaction, the **SERVQUAL** model of Berry and Parasuraman (1988), Bahia and Nantel (2000) Bank Service Quality **(BSQ)** is used. A total of 700 questionnaires were collected. The questionnaire is divided into two sections. Section A is designed to obtain demographic information of customers. It covered the age, gender, marital status, educational qualifications, monthly income, designation and the years of service in the bank, the customers association with the bank, the services offered at the bank, the services that they are using, the reasons for choosing the bank, frequency of visits to the bank and the type of account they are operating with the bank. Section B covers interactive marketing factors like physical facilities, employee responsiveness, reliability, assurance, empathy, and the efficiency of ATMs.

PILOT STUDY

The questionnaires were pre-tested with 50 respondents each from employees and customers. Based on the views and feedback of the respondents changes were made and the questionnaire was finalized.

SAMPLING TECHNIQUE

The technique used by the researcher for the present study in the case of employees is the self selective sampling (Saunders et.al 2003) that is a non-probability sampling technique. The total number of branches in Visakhapatnam city limits are 40 and the questionnaires were distributed to all the frontline employees (350) but 310 were returned. As ten questionnaires were incomplete, finally 300 questionnaires were used and response rate is 85.71 per cent.

In the case of the customers the technique used is the convenience sampling technique. Questionnaires were distributed to the customers who are account holders and using its services. A total of 725 questionnaires were circulated but only 700 only duly filled in questionnaires were used.

STATISTICAL TOOLS FOR DATA ANALYSIS

The primary data was analyzed using the Statistical Package for Social Sciences (SPSS -16.0 version). The data is processed by using the:

1. Frequency for the demographic variables.
2. Cross tabulations along with chi-square analysis is used to find out the relation between demographic variables age and the gender of the respondents and the specific internal marketing and interactive marketing factors.

Chi-Square test

The degree of relationship of the independent demographic variables to the respondent's satisfaction on internal marketing and interactive marketing is measured.

a) Gender

b) Age

In order to find the degree of influence a chi-square test was used and the formula is given below

The value of the test-statistic is

$$X^2 = \sum_{i=1}^{n} \frac{(O_i - E_i)^2}{E_i}$$

Where,

X^2= Pearson's cumulative test statistic, which asymptotically approaches a χ^2 distribution.

O_i= an observed frequency;

E_i= an expected (theoretical) frequency, asserted by the null hypothesis;

n= the number of cells in the table.

3. Reliability analysis to find out the internal consistency of the questionnaire. The chronbach alpha coefficient is used.
4. Factor analysis to find out the loadings of each variable.
5. Multiple regression to find out the degree of relationship between employee satisfaction and internal marketing factors and customer satisfaction and interactive marketing factors.

LIMITATIONS OF THE STUDY:

The study has the following limitations:

1. The study is limited to State Bank of India branches in Visakhapatnam city, hence limited analysis could be derived from the study.
2. The sample size of the employee respondents is 300 only. This is due to lack of permission from the bank authorities.
3. The sample size of the customers is limited to 700 only.
4. The respondents both employees and customers may have varied their satisfaction with the attributes of job and service quality over the time.
5. These findings are the opinions of the employees and customers of State Bank of India in Visakhapatnam city only.

CHAPTER DESIGN

The entire study is presented in VI Chapters.

Chapter I is the introductory chapter which provides an insight into the definition of internal marketing and concept, banking industry, need for undertaking the present study, objectives, methodology adopted for the present study, statistical tools used, limitations of the study and the chapter design.

Chapter II deals with the literature review on internal marketing, employee job satisfaction and customer satisfaction in the services industry.

Chapter III deals with the profile of the State Bank of India. It covers the history pertaining to the origin of the bank, organization structure and management, corporate governance, various products and services the bank is offering its customers, the progress of the bank, and the various human resources/internal marketing practices.

Chapter IV focuses on the demographic and socio-economic profile and the internal marketing factors that lead to employees' job satisfaction of State Bank of India.

Chapter V focuses on the socio-economic profile and the interactive marketing factors that lead to customers' satisfaction in State Bank of India.

Chapter VI is related to summary of findings along with conclusions and suggestions.

MAJOR FINDINGS

From the analysis of the **employees' satisfaction** it is found that a majority of the employees are in the age group of 41-50 and more than 50 years and are male employees and married and have completed their graduation with a monthly income of Rs.25, 001-35,000. Majority of the employees i.e. 47.7 per cent of them are Assistant cash & accounts and 25.3 per cent are senior special assistants. Most of the employees are working with the bank for more than 25 years and use their own vehicle for conveyance to the bank.

The chi-square test was conducted to know the relationship between the demographic profile and the satisfaction of employees with internal marketing factors. It is found that there is a significant relationship between the age of the employees and the type of work, freedom in job, opportunities for advancement, feeling of self actualization, security of job, social status from the job, accessibility to the equipment, training programs, frequency and quality of training programs, promotion policy, implementation of promotions, chances of promotion, physical facilities, safety standards, help from superior, overall superior support, cooperation from colleagues, distribution of work among colleagues, recognition for hard work, sincerity, for job performance, feedback from bank, providing feedback to bank, suggestion are considered, methods of providing feedback, overall feedback, response to customer enquiries, customer awareness programs, customer counseling cell and resolving of customer complaints.

Further, it is found that gender of the employees has a significant relationship with the freedom in job, opportunities for advancement in job, decision making, sense of achievement, training programs, frequency and quality of training programs, promotion policy, implementation of promotion, chances of promotion, overall promotion, physical facilities, recreational activities, recognition for hard work, overall recognition, and customer counseling cell.

Further, the internal marketing factors were analyzed using the factor analysis and multiple regression analysis based on the responses gathered with the help of questionnaire. Firstly a data set was prepared with the help of SPSS (16.0). To test the internal consistency of various instruments used in the present study, Cronbach's alpha is used and it is found that the instrument used is reliable. To test validity of constructs used in the present study Factor Analysis was conducted. The initial extraction report and principal factor analysis report was found to be satisfactory. The KMO value of the constructs was found to be greater than 0.6 and the Bartlett's test is found to be significant. From the 65 items related to the internal marketing, ten factors have been extracted with factors loadings of above 0.50. The Multivariate tools of Linear multiple regression was used.

Multiple regression analysis indicated that factors of internal marketing significantly explained the variance in employee job satisfaction. It is found that employees of the bank are most satisfied by the promotion opportunities, benefits, work autonomy, customer service, and feedback. It is further found that the employees are least satisfied with the customer orientation, job recognition, job itself and skill development activities, support from superior and colleagues, and accessibility.

The analysis of the **customers satisfaction** found that a majority are satisfied and between the age groups of 30-39 and 40-49 years and are male customers and married and have completed their degree or post graduation and public sector employees

earning a monthly income of < Rs. 20,000 to 30,000 and are associated with the bank for more than 1-5 years and 5-10 years. Many of the customers have opened their account for savings and their salaries. Majority of the customers have opened an account in the bank due to convenience of location and the good service of the employees of the bank.

The cross-tabulation along with chi-square test was conducted to know the relationship between the age and gender of the customers with select variables of the service quality factors. With regard to the tangibles, the chi-square test showed that age has a significant influence on the customers' satisfaction with the physical facilities, location, seating arrangement, working hours, overall tangibles. It is also found that the variables of employee responsiveness like competency & efficiency of employees, patience, interest shown by employees in solving problems and the overall employee responsiveness have a significant relationship. The reliability variables like security of transactions, record and account maintenance and overall reliability have a significant relationship.

With regard to the assurance it is found that the variables loan formalities, range of services offered and overall assurance have a significant relationship. The variables of empathy like locker facility, customer counseling cell, handling of complaints, and overall empathy have a significant relationship. Also, majority of the respondents are satisfied with the overall service quality of the bank. Further, the variables, politeness of employees and waiting time for solving problems have an insignificant relationship with the age of the customer.

The chi-square test for the service quality factor of tangibles showed that gender has a significant influence on the customers' satisfaction with the physical facilities, location, seating arrangement, working hours, overall tangibles. It is also found that the variables of employee responsiveness like competency & efficiency of employees, patience, interest shown by employees in solving problems and the overall employee

responsiveness have a significant relationship. The reliability variables like security of transactions, and record and account maintenance have a significant relationship.

With regard to the assurance it is found that the variables loan formalities and waiting time for getting problem solved have a significant relationship. The variables of empathy like, handling of complaints, and overall empathy have a significant relationship. Further the variables, satisfaction with overall reliability, range of services offered, overall assurance, customer counseling cell and locker facility have no significant relationship with the gender of the customer. Also, majority of the respondents are satisfied with the overall service quality of the bank.

To test the internal consistency of various instruments Cronbach's alpha is used and it is found that the instrument used is reliable. Factor Analysis was conducted on the service quality factors. The initial extraction report and principal factor analysis report was found to be satisfactory. The KMO value of the factors was found to be greater than 0.6 and the Bartlett's test is found to be significant. The Multivariate tools of Linear multiple regression was used.

It is found that the ATMs and the location have a statistically significant positive relationship with the customers overall satisfaction with the quality of service of the bank. Further, reliability, account opening and waiting time, services, and customer handling have negative beta coefficients and do not make a significant contribution to the overall satisfaction of the customer with the service quality. Also employee responsiveness, facilities at the bank, physical evidence, and efficiency and competency has a positive beta coefficient but have a lower contribution to the overall customer satisfaction. The study confirmed that State Bank of India can enhance its customer satisfaction by putting more emphasis on reliability, account opening and waiting time, services and customer handling.

SUGGESTIONS

FOR EMPLOYEE JOB SATISFACTION

- Customer orientation was found to have a negative impact on the employee job satisfaction in the present study. Therefore major training programmes need to be introduced for bank staff to improve interactive skills, customer orientation and to become more customer-centric and to retain and attract its existing and new customers.
- Accelerating and improving on-the-job training and skills development. Training only will help the bank employees to learn more about the new trends and perform their work in a comfortable manner. Therefore, the bank management should arrange periodical training facilities to improve the efficiency of the employees.
- Job recognition was also found to have a negative impact in the study. Therefore proper recognition of the employees for their contribution towards the performance of the bank acts as a good motivator and increases commitment.
- Support from superiors and colleagues plays a vital role in the employee job satisfaction. The present study found that it has a negative influence on employee job satisfaction. The bank should concentrate on improving teamwork and leadership dynamics amongst its employees. Improve the superior-subordinate relationships.
- Working conditions should be conducive to enhance the employees work efficiency. Convenient seating facility, drinking water facility, parking facility, dining hall and canteen facilities, rest rooms, and good recreational activities should be provided to the bank employees to refresh themselves.
- Accessibility was found to have a negative influence therefore bank managers should provide more equipment and its maintenance for the employees to perform better.

- Promotion opportunities were found to have a major influence on the satisfaction of employees. Therefore banks should provide promotion opportunities which act as a motivator to the employees to perform well. The promotions should be given on the basis of performance and efficiency but not on seniority.
- SBI should strengthen its internal marketing by way of involving its frontline and bottom line employees in the decision making process.
- Work autonomy was found to influence the satisfaction of employees. Therefore, employees should be given more authority in doing their day to day work and to serve the customers in a better way.
- To provide regular feedback to the frontline employees on their performance based on customer feedback.
- The study found that the bank employees are very much concerned of their welfare benefits and are satisfied with the benefits given by State Bank of India. The bank can maintain and improve the benefits to satisfy the employees and to boost the employees' commitment to customer service.

FOR CUSTOMER SATISFACTION

- It is found that customers are not satisfied with the reliability of their banking transactions. Therefore banks need to pioneer new service delivery techniques to strengthen relationships with customers and to suit the underlying dimensions of fast response to customer enquiries, provide accurate information, and also the safety, and quality of service.
- Banks also need to concentrate on reducing the waiting of customers by bringing about awareness about ATMs increasing the use of more technology and equipment which lessens the waiting time of customers. They also need to maintain proper record and account maintenance and lessen the formalities in the process of opening an account.
- In the study it was found that services have a lesser amount of contribution towards customer satisfaction. Therefore, banks should provide safe deposit

lockers, reduce the service fees charged, increase the network of ATMs and provide more personalized services at all its branches and provide awareness among the customers of their availability.

- Customer handling is another factor which was found to have a negative contribution on the customer satisfaction. Therefore it is suggested to the bank to undertake regular customer meets for effective relationship banking.
- Employee responsiveness has positive contribution to the customer satisfaction. This can help the bank to motivate its human element as it is its greatest asset through which it can provide quality service to its customers.
- Customers should also be educated and encouraged to use ATMs to make banking more customer friendly and hassle free and to optimize utilization.
- Adequate facilities like parking space, seating arrangement, token system and the availability of other amenities, such as drinking water should be improved to make the customers comfortable. These facilities may be considered as insignificant by the customers but it is a fact that many customers switch banks because of inconvenient location or lack of facilities.
- Branches must be adequately equipped with hardware and support systems, such as generators, to ensure that business is not disrupted on account of infrastructural problems. When they have to complete a complex transaction, even regular electronic banking users feel the need to visit the branch and consult its staff.
- Adequate and repeated training of branch staff will make them more knowledgeable and empower them to handle most situations with ease.
- Regular customer meets should be held for effective relationship banking.
- Bank should increase the promotional efforts like conducting customer meets, road shows, campaigns, making presentations of their services in different organizations to create awareness among the employees and customers regarding the products and build positive image about the bank.

CONCLUSIONS

The objective of this study is to determine the influence of internal marketing factors on employee job satisfaction and the influence of service quality on customer satisfaction in State Bank of India, which was achieved. It is evident that satisfaction of frontline employees has an impact on service delivery; therefore they need to be properly equipped in terms of training and feedback so that they are able to deliver quality service.

The findings revealed that bank employees' had lower satisfaction towards the statements regarding customer orientation, job recognition, job itself and skill development activities, support from superiors and colleagues and accessibility. These internal marketing components require serious attention. This will help to improve the current perceptions, which will ultimately have a positive impact on their service delivery. Employee satisfaction was generally more positive as employees feel that they receive promotion opportunities, benefits, work autonomy, customer service, and feedback.

Similarly, the service quality factors like reliability, account opening and waiting time, and customer handling should be taken care of to increase customer satisfaction which helps in increased customer loyalty. The customer satisfaction was more positive with the employee responsiveness, facilities at the bank, ATMs, tangibles, location and efficiency and competency of the bank employees in delivering service.

The study found that the internal marketing factors lead to employee job satisfaction and the service quality factors lead to customer satisfaction. It shows that satisfaction of bank employees is reflected in the customer satisfaction of State Bank of India. This is on the lines of the previous studies (Douglas Pugh et. al. 2002; Homburg and Stock, 2004; Lee Park and park, 2006).

The fundamental aim of internal marketing is to develop internal and external customer awareness and remove functional barriers to organizational effectiveness. In a service economy, customers and frontline employees should be the top priority. To excel in a service industry the organizations' customer satisfaction must be the first concern, pursued by the happiness of the frontline employees.

The findings the study provides some insights for managers in the banking industry. The variables of the independent internal and interactive marketing factors offer direction to the managers of the bank on the various ways of increasing the satisfaction of the employees and customers. As external customer satisfaction is obtained through internal customer satisfaction.

RECOMMENDATIONS FOR FUTURE STUDY

The results provide information on an area where more attention is needed. Future efforts should continue to advance our understanding of the concept Internal Marketing and the means to measure it because it is important for practitioners and theorists to have a clear understanding. The managers who are concerned with monitoring and improving external customer satisfaction need to develop employee's competence in order to act as marketers for the organization. The key for employee's competence is Internal Marketing. In order to establish the findings of this study, future research should focus on the linkage between employee satisfaction and customer satisfaction in SBI in several cities and in other public sector banks.